I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on 33 February 2001

TOWNSEND and TOWNSEND and CREW LLP

Attorney Docket No.: 020375-053700US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Thomas R. Gandre et al.

Application No.: 10/807,431

Filed: March 23, 2004

For: TRANSACTION SYSTEM WITH

SPECIAL HANDLING OF

MICROPAYMENT TRANSACTION

REQUESTS

Confirmation No.: 4231

Examiner:

Art Unit: 3621

INFORMATION DISCLOSURE

STATEMENT UNDER 37 CFR §1.97 and

§1.98

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are not enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

Also enclosed is a copy of the Search/Examination report corresponding to the PCT application.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no

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representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that <u>no fee is required</u> for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,

Darin J. Gibby Reg. No. 38,464

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Substitute for form 1449A&B/PTO				Complete if Known		
				Application Number	10/807,431	
INFO	RMATIO	N DISCLOS	SURE	Filing Date	March 23, 2004	
STATEMENT BY APPLICANT				First Named Inventor	Gandre, Thomas R.	
				Art Unit	3621	
(Use as many sheets as necessary)				Examiner Name		
Sheet	1	of	1	Attorney Docket Number	020375-053700US	

U.S. PATENT DOCUMENTS						
Examiner Initials*	Number Kind Code ^{2 (F Internal})		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
	AA	US-2001/0034720	10-25-2001	Armes		
	AB	US-2003/0126079	07-03-2003	Roberson et al.		
	AC	US-2004/0078328	04-22-2004	Talbert		
	AD	US-5,146,067	09-08-1992	Sloan		
	ΑE	US-7,110,979	09-19-2006	Tree		

FOREIGN PATENT DOCUMENTS								
Examiner , Initials*	No.1	Foreign Patent Document		Publication Date	Name of Patentee or	Pages, Columns, Lines, Where Relevant Passages		
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)	MM-DD-YYYY	Applicant of Cited Document	or Relevant Figures Appear	T ⁶
				,,				

NON PATENT LITERATURE DOCUMENTS							
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²				
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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.